

# 40 Great Reasons Why The Association Is Better

## *Helpful Selling Tips For Agents & Brokers*

### **READ THIS FIRST:**

The Association For Independent Managers, Inc.™ is a well established national association for small and home based businesses. It's more than 30 yr. old. In fact, it's been so successful that others have attempted to create their own versions of the Association or misuse its name. That's one reason the Association chose to trademark its name—to protect the integrity of the organization and its purpose which is to help small businesses succeed.

Many agents sell Health Insurance but it didn't really come into play until 2010, when the Association teamed with AMLI (American Medical and Life Insurance Company) in order to create and offer memberships which included a guarantee issue, Limited Medical Plan. This program will roll out in late 2010.

Let's review this program which is contained within 3 of the Association's memberships. Here are 40 reasons why these memberships are better than others you may have seen marketed.

### **THE 40 REASONS:**

**1. Guarantee Issue Limited Medical Plans.** They're available as part of 3 membership packages. Those who work in, manage, or own a small (or home based) business, are eligible.

**2. Numerous Ways To Save.** Here's why the Association's memberships overall cost can be LESS than with other programs.

a. There are various savings associated with the memberships that include the Limited Medical Plans. These areas are broad and include a number of areas which most people access in a given week or month.

b. Members, who purchase these programs as well as the non insurance memberships, can begin to save money as soon as their membership is activated.

c. If you compare this program to the overall cost of healthcare, then this means that by taking advantage of the discounts, lower prices, and savings, a member could begin to chip away at the overall cost of their healthcare right from the start and do it weekly as well as monthly. If a member takes advantage of these savings programs, their overall cost for healthcare can be offset by the savings in other areas.

d. Here are some areas where savings can be gained by discounts or low prices:

Dining at restaurants  
Golfing at a number of locations  
Hotel stays  
Movie tickets  
Skiing  
Travel and reservation services  
Pet supply purchases  
Vehicle purchasing  
Diagnostic, X-ray, and Lab Tests  
Scooters and Wheelchairs  
Educational courses  
Incorporation Services  
Many, many others

Purchasing flowers  
Grocery coupons  
Magazine subscriptions  
Accessing various forms of recreation  
Theme Parks  
Diabetic supplies  
Prescriptions and Prescription Advocacy  
Vehicle repairs  
Personal medical supplies  
eBooks  
Sales Incentives  
Business Services

**3. Emergency Medical Evacuation.** Is included in these packages.

**4. Included are not 1 but 2 Patient Advocacy Programs.** If you need help with medical claims, claims processing, second opinions, getting claims paid, hospital stays, and other related incidents, a trained professional is available to help you. That's included in your program.

**5. A Financial Help and Information Line is included in all memberships.**

**6. A Roadway Assistance & Tow Assistance Program is included in all memberships**

**7. An Identity Theft Program is included in all memberships which include the Limited Medical Plans.**

**8. Tax Assistance Program as well as the Association's "Just Ask Program" is included with all memberships.** This program allows members to access, FREE OF CHARGE, professional advice regarding business, taxes, incorporating, creating LLC's, and all related topics.

**9. Need to a 24/7/365, reach-a-physician via email or by phone? It's included in the Limited Medical Plan in the 3 Memberships.**

**10. If you need an Expense Tracking Program, it's included in with the Limited Medical Plan memberships as well as others.**

**11. A program offering Legal Assistance and lower pricing is included as part of each membership.**

**12. Family Counseling Services is another included offering with Limited Medical Plan memberships.**

**13. Guarantee Issue Life Insurance is included in many of the membership packages (including those with the Limited Medical Benefit Plans).**

**14. A Certificate of Membership into the Association is included with your fulfillment package. This is something that you can proudly frame and place on your office wall.**

**15. The Association is rolling out a Travel Club (where you can save on your next vacation). It is available to all memberships.**

**16. The Association uses a licensed Third Party Administrator or “TPA”, to perform all billing and collecting for all memberships.**

**a. The TPA is Premier Administrative Solutions and it’s located in St. Petersburg, FL. This is important because insurance regulators usually prefer a licensed, bonded, approved TPA to perform billing and collecting for insurance premiums.**

**b. The TPA adjudicates claims, handles customer service, assists with eligibility, billing and collecting. Importantly, 99% of all claims are paid within the first 18 days of receipt!**

**c. Customer Service calls are often received, direct from the Insurance Carrier, and then handled in a fast and efficient manner. As a representative of the program, this means the team makes you look good.**

**17. The Program Managers, known as ADMU Benefits (Adroit Mutual Benefits) are licensed in all of the states where the insurance is sold.**

**a. That’s important to your state’s department of insurance for oversight purposes.**

**b. Program Managers handle all agent and broker issues, assist with the appointment process, and pass on compliance information to you.**

**c. Program Managers are directly appointed by the Association to handle the insurance duties with this entire program.**

**d. Program Managers also interface with the Carrier as well as the TPA.**

**18. The carrier and the plan are both approved in all states where the program is marketed.**

**a. Agent websites won’t allow for selling in unauthorized states.**

**b. You can find both AMLI (American Medical and Life Insurance Company) when researching your state’s website.**

**c. The Association is known to your state’s department of insurance and other regulatory bodies because of their Certificate of Authority.**

**d. This means you aren’t representing a bogus insurance program to your customers.**

**19. The Association actually holds the insurance policy for the Limited Medical Plans. Members receive their own Certificate of Coverage.**

**20. The Association holds a valid Certificate of Authority in states where the Limited Medical Plan is part of the memberships and where it's approved in various states.**

**a. This was accomplished so the Association can legally market in your state.**

**b. The Association is answerable to your state's regulatory bodies when it comes to memberships and anything to do with insurance offered through the Association memberships.**

**21. Broker licensing and appointments means the entire organization requires that insurance agents and brokers be licensed in the states where they sell insurance.**

**a. This means you have legal recourse and so does your state's department of insurance.**

**b. This compliance issue means that members/insureds, have licensed and appointed brokers and agents as their "Agent of Record".**

**22. The Association offers educational courses, tools and resources, sales incentives, eBooks, and much more.**

**a. The website is continually upgraded to include the latest offerings.**

**b. The website is [www.associationforindependentmanagers.org](http://www.associationforindependentmanagers.org).**

**c. Agents and brokers may take full advantage of these programs once they join the Association.**

**23. The newsletter is free.**

**a. You can view it at [www.associationforindependentmanagers.com](http://www.associationforindependentmanagers.com)).**

**b. The newsletter is filled with great ideas which can help you save even more money, start a business, or learn how to succeed in business.**

**24. The Association is also on eRadio with its own international show titled, "Business Outside The Box".**

**a. Go to [www.radioearnetwork.com](http://www.radioearnetwork.com) and locate this program.**

**b. Topics range from benefits to products and services and to what you never learned in school that would help your business succeed.**

**c. Any computer or hand held Internet linked device can play the program for you.**

**25. A certified DMPO (Discount Medical Plan Organization) manages the discount and discount medical programs for the Association. It's authorized to conduct business in all 50 states.**

- a. All discounts related to the DMPO must be pre-approved.**
- b. All website material, brochures, etc., must also be pre-approved.**
- c. The DMPO is New Benefits, Inc.**

**26. Association Attorneys maintain compliance with the program.**

**27. Association Consultants who manage insurance programs and underwriting, also work with the Association in an advisory capacity, compliance capacity, and marketing capacity.**

**28. The AMLI Surgical Benefit Is NOT A Scheduled Benefit.**

- a. This means that the benefit pays (according to the Schedule of Benefits), whatever RBRVS pays for the same procedure in the same geographic area.**
- b. This means there are "scheduled benefit" type limits for this benefit.**
- c. Always refer to the Schedule of Benefits for exact wording.**

**29 The Insurance Carrier for the Limited Medical Plans accepts HIPAA "credit" according to the Schedule of Benefits.**

- a. This means the program is not to be called "HIPAA Compliant" but instead, that it accepts HIPAA credit for the time a new member was on a group plan just prior to purchasing the membership that includes the Limited Medical Plan.**
- b. Always refer to the Schedule of Benefits before discussing HIPAA in order to offer your customers accurate information.**
- c. There is a 6/12 pre-existing "look-back" as per the Schedule of Benefits.**

**30. Competitive Broker Commissions are available for producers.**

- a. This is for licensed agents who sell Association memberships which include the Limited Medical Plans.**
- b. Consult your hierarchy for specific details.**

**31. Commissions are paid for selling memberships which do not include the Limited Medical Plans.**

**32. Basic Membership hasn't had a rate increase in decades!**

- a. Other organizations and associations cannot usually say that.
- b. This adds to the integrity of the Association and its purposes.

**33. Special programs are available to support agents and brokers.**

- a. The Association offers Broker Training & Educational Courses, a special newsletter as well as a dedicated website just for Brokers.
- b. Whenever there is a change in compliance or the laws, the Association will endeavor, through the Program Managers and agent hierarchy, to get that information to you asap.

**34. The Association offers agents and brokers a Tax Savings Program which can help them save thousands of dollars each year.**

- a. These are actual Tax Savings using the U.S. Tax Code.
- b. This program helps agents and brokers the opportunity to learn to keep proper business records, “by the book”.
- c. The Association negotiated a lower cost just for you.
- d. View this program at [www.lowlowprices.us](http://www.lowlowprices.us).

**35. The Association offers Brokers the ability to purchase and use specially priced Sales Incentives.**

- a. Sales Incentives may be found at [www.associationforindependentmanagers.org](http://www.associationforindependentmanagers.org).
- b. Just click on the tab for “Tools and Resources”.
- c. Locate “Sales Incentives”.
- d. Click, register (it’s always free) and then shop around.
- e. You can purchase Sales Incentive one at a time.
- f. Caution: Always refer to your state’s guidelines when it comes to specific and approved use of Sales Incentives.

**36. There are other revenue sources available to agents and brokers through the Association including the following:**

- a. Representing Accountants and selling Payroll Services will be made available to those qualified individuals who have an interest in making additional revenue in this area.
- b. Diabetic Supplies at low prices will be made available as per above.

**c. A Prescription Assistance Program means those who qualify (by income), can obtain prescriptions direct from the manufacturer for either nothing at all or for a small co-pay. Information will be made available to interested parties. The program can be viewed at [www.lowlowprices.us](http://www.lowlowprices.us).**

**d. The Association Travel Club is for those who wish to purchase annual vacations at a much lower price.**

**e. Selling Payroll Services at a lower price.**

**37. The Association is a Professional Association, not an “air-breather” organization. It’s a professional organization for small and home based businesses.**

**38. The Association’s name is trademarked. That protects members, agents and brokers, as well as the organization itself.**

**39. Brokers may choose to join the Association.**

**40. The Association has a track record spanning from the mid 1970’s to the present.**

**41. Just for extra credit, the Association, AMLI, Program Managers, and TPA are reachable. Phone calls are fielded the same business day in most instances and the carrier and TPA have multiple lines available.**